

Fill in this information to identify your case:

United States Bankruptcy Court for the:

DISTRICT OF UTAH

Case number (if known): _____ Chapter you are filing under:

- ☒ Chapter 7
☐ Chapter 11
☐ Chapter 12
☐ Chapter 13

☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together--called a joint case--and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	Rebecca First Name Middle Name Fontanez Last Name Suffix (Sr., Jr., II, III)	 First Name Middle Name Last Name Suffix (Sr., Jr., II, III)
2. All other names you have used in the last 8 years Include your married or maiden names.	 First Name Middle Name Last Name	 First Name Middle Name Last Name
3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx - xx - 9 0 5 7 OR 9xx - xx -	xxx - xx - OR 9xx - xx -
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	<input checked="" type="checkbox"/> I have not used any business names or EINs. Business name Business name Business name	<input type="checkbox"/> I have not used any business names or EINs. Business name Business name Business name

Debtor 1 Rebecca Fontanez Case number (if known) _____

About Debtor 1:

EIN

EIN

About Debtor 2 (Spouse Only in a Joint Case):

EIN

EIN

5. Where you live

54 East Vine Street, #1106

Number Street

Number Street

Murray UT 84107

City State ZIP Code

Salt Lake

County

City State ZIP Code

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to you at this mailing address.

Number Street

Number Street

P.O. Box

P.O. Box

City State ZIP Code

City State ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.
(See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.
(See 28 U.S.C. § 1408.)

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under

Check one: (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

Debtor 1 Rebecca Fontanez Case number (if known) _____

8. How you will pay the fee
- ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?
- ☐ No
- ☒ Yes.
- District U.S. Bankruptcy Court, District of U When 02/27/2019 Case number 19-21090
MM / DD / YYYY
- District _____ When _____ Case number _____
MM / DD / YYYY
- District _____ When _____ Case number _____
MM / DD / YYYY

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?
- ☒ No
- ☐ Yes.
- Debtor _____ Relationship to you _____
- District _____ When _____ Case number, _____
MM / DD / YYYY if known
- Debtor _____ Relationship to you _____
- District _____ When _____ Case number, _____
MM / DD / YYYY if known

11. Do you rent your residence?
- ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 Rebecca Fontanez Case number (if known) _____

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?
- ☒ No. Go to Part 4.
☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

Name of business, if any

Number Street

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

City

State

ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a *small business debtor*?

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

For a definition of small business debtor, see 11 U.S.C. § 101(51D).

- ☒ No. I am not filing under Chapter 11.
☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report If You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?
- ☒ No
☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number Street

City

State

ZIP Code

Debtor 1 **Rebecca Fontanez**

Case number (if known) _____

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Rebecca Fontanez**

Case number (if known) _____

Part 6: Answer These Questions for Reporting Purposes

- 16. What kind of debts do you have?**
- 16a. Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- ☐ No. Go to line 16b.
- ☒ Yes. Go to line 17.
- 16b. Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.
- ☐ No. Go to line 16c.
- ☐ Yes. Go to line 17.
- 16c.** State the type of debts you owe that are not consumer or business debts.
-
- 17. Are you filing under Chapter 7?**
- ☐ No. I am not filing under Chapter 7. Go to line 18.
- ☒ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
- ☒ No
- ☐ Yes
- 18. How many creditors do you estimate that you owe?**
- | | | |
|--|--|--|
| <input checked="" type="checkbox"/> 1-49 | <input type="checkbox"/> 1,000-5,000 | <input type="checkbox"/> 25,001-50,000 |
| <input type="checkbox"/> 50-99 | <input type="checkbox"/> 5,001-10,000 | <input type="checkbox"/> 50,001-100,000 |
| <input type="checkbox"/> 100-199 | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> More than 100,000 |
| <input type="checkbox"/> 200-999 | | |
- 19. How much do you estimate your assets to be worth?**
- | | | |
|--|--|--|
| <input checked="" type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input type="checkbox"/> \$50,001-\$100,000 | <input type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion |
- 20. How much do you estimate your liabilities to be?**
- | | | |
|--|--|--|
| <input checked="" type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input type="checkbox"/> \$50,001-\$100,000 | <input type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion |

Debtor 1 Rebecca Fontanez Case number (if known) _____

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ Rebecca Fontanez
Rebecca Fontanez, Debtor 1

Executed on 08/12/2019
MM / DD / YYYY

X _____
Signature of Debtor 2

Executed on _____
MM / DD / YYYY

Debtor 1 **Rebecca Fontanez**

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

X /s/ Roberto G. Culas

Signature of Attorney for Debtor

Date **08/12/2019**

MM / DD / YYYY

Roberto G. Culas

Printed name

Roberto G. Culas, Attorney at Law (7045)

Firm Name

3441 South Decker Lake Drive Suite 124

Number Street

West Valley City

City

UT

State

84119

ZIP Code

Contact phone **(801) 676-6553**

Email address **culaslaw@yahoo.com**

7045

Bar number

UT

State

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH
CENTRAL DIVISION**

IN RE: **Rebecca Fontanez**

CASE NO

CHAPTER **7**

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
1.	Real property	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3.	Motor vehicles (cars, etc.)	\$1,500.00	\$16,456.08	\$0.00	\$0.00	\$0.00
4.	Water/Aircraft, Motor Homes, Rec. veh. and access.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6.	Household goods and furnishings	\$400.00	\$0.00	\$400.00	\$400.00	\$0.00
7.	Electronics	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8.	Collectibles of value	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9.	Equipment for sports and hobbies	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10.	Firearms	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11.	Clothes	\$250.00	\$0.00	\$250.00	\$250.00	\$0.00
12.	Jewelry	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
13.	Non-farm animals	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
14.	Unlisted pers. and household items- incl. health aids	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
16.	Cash	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
17.	Deposits of money	\$100.00	\$0.00	\$100.00	\$0.00	\$100.00
18.	Bonds, mutual funds or publicly traded stocks	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
19.	Non-pub. traded stock and int. in businesses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
20.	Govt. and corp. bonds and other instruments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
21.	Retirement or pension accounts	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
22.	Security deposits and prepayments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
23.	Annuities	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
24.	Interests in an education IRA	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
25.	Trusts, equit. or future int. (not in line 1)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
26.	Patents, copyrights, and other intellectual prop.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
27.	Licenses, franchises, other general intangibles	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
28.	Tax refunds owed to you	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH
CENTRAL DIVISION**

IN RE: **Rebecca Fontanez**

CASE NO

CHAPTER **7**

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 1

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
29.	Family support	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
30.	Other amounts someone owes you	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
31.	Interests in insurance policies	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
32.	Any int. in prop. due you from someone who has died	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
33.	Claims vs. third parties, even if no demand	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
34.	Other contin. and unliq. claims of every nature	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
35.	Any financial assets you did not already list	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
38.	Accounts rec. or commissions you already earned	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
39.	Office equipment, furnishings, and supplies	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
40.	Mach., fixt., equip., bus. suppl., tools of trade	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
41.	Inventory	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
42.	Interests in partnerships or joint ventures	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
43.	Customer and mailing lists, or other compilations	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
44.	Any business-related property not already listed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
47.	Farm animals	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
48.	Crops--either growing or harvested	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
49.	Farm/fishing equip., impl., mach., fixt., tools	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
50.	Farm and fishing supplies, chemicals, and feed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
51.	Farm/commercial fishing-related prop. not listed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
53.	Any other property of any kind not already listed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTALS:		\$2,250.00	\$16,456.08	\$750.00	\$650.00	\$100.00

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH
CENTRAL DIVISION**

IN RE: **Rebecca Fontanez**

CASE NO

CHAPTER **7**

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 2

Surrendered Property:

The following property is to be surrendered by the debtor. Although this property is NOT exempt, it is NOT considered "non-exempt" for purposes of this analysis. The below listed items are to be returned to the lienholder.

Property Description	Market Value	Lien	Equity
<u>Real Property</u>			
(None)			
<u>Personal Property</u>			
(None)			
TOTALS:	\$0.00	\$0.00	\$0.00

Non-Exempt Property by Item:

The following property, or a portion thereof, is non-exempt.

Property Description	Market Value	Lien	Equity	Non-Exempt Amount
<u>Real Property</u>				
(None)				
<u>Personal Property</u>				
Checking account with Chase Bank	\$100.00		\$100.00	\$100.00
TOTALS:	\$100.00	\$0.00	\$100.00	\$100.00

Summary	
A. Gross Property Value (not including surrendered property)	\$2,250.00
B. Gross Property Value of Surrendered Property	\$0.00
C. Total Gross Property Value (A+B)	\$2,250.00
D. Gross Amount of Encumbrances (not including surrendered property)	\$16,456.08
E. Gross Amount of Encumbrances on Surrendered Property	\$0.00
F. Total Gross Encumbrances (D+E)	\$16,456.08
G. Total Equity (not including surrendered property) / (A-D)	\$750.00
H. Total Equity in surrendered items (B-E)	\$0.00
I. Total Equity (C-F)	\$750.00
J. Total Exemptions Claimed	\$650.00
K. Total Non-Exempt Property Remaining (G-J)	\$100.00

Fill in this information to identify your case:

Debtor 1	Rebecca		Fontanez
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: DISTRICT OF UTAH			
Case number (if known)			

☐ Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Hold Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Hold Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral

What do you intend to do with the property that secures a debt?

Did you claim the property as exempt on Schedule C?

Creditor's name: **America First Credit Union**

Description of property securing debt: **2013 GMC Terrain (approx. 62,000 miles)**

- ☐ Surrender the property.
- ☐ Retain the property and redeem it.
- ☒ Retain the property and enter into a *Reaffirmation Agreement*.
- ☐ Retain the property and [explain]:

- ☐ No
- ☐ Yes

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will this lease be assumed?

None.

Debtor 1 Rebecca Fontanez Case number (if known) _____

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and personal property that is subject to an unexpired lease.

X /s/ Rebecca Fontanez
Rebecca Fontanez, Debtor 1

X _____
Signature of Debtor 2

Date 08/12/2019
MM / DD / YYYY

Date _____
MM / DD / YYYY

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

- **You are an individual filing for bankruptcy,**
and
- **Your debts are primarily consumer debts.**
Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 -- Liquidation
- Chapter 11 -- Reorganization
- Chapter 12 -- Voluntary repayment plan for family farmers or fishermen
- Chapter 13 -- Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	<hr/>	
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that the even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form--the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form--sometimes called the *Means Test*--deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If your income is more than the median income

for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	<hr/>	
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

A married couple may file a bankruptcy case together--called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to:

<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury--either orally or in writing--in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

B2030 (Form 2030) (12/15)

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH
CENTRAL DIVISION**

In re **Rebecca Fontanez**

Case No. _____

Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	<u>\$600.00</u>
Prior to the filing of this statement I have received.....	<u>\$600.00</u>
Balance Due.....	<u>\$0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;

b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;

c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

B2030 (Form 2030) (12/15)

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

08/12/2019

Date

/s/ Roberto G. Culas

Roberto G. Culas

Roberto G. Culas, Attorney at Law (7045)

3441 South Decker Lake Drive Suite 124

West Valley City, UT 84119

Phone: (801) 676-6553 / Fax: (801) 676-6800

Bar No. 7045

/s/ Rebecca Fontanez

Rebecca Fontanez

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH
CENTRAL DIVISION**

IN RE: **Rebecca Fontanez**

CASE NO

CHAPTER **7**

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 8/12/2019

Signature /s/ Rebecca Fontanez
Rebecca Fontanez

Date _____

Signature _____

1st Choice Money Center
552 West 4500 South
Murray, UT 84123

Alliance One Receivable Mgmt. Inc.
4850 Street Road, Suite 300
Trevose, PA 19053

America First Credit Union
P.O. Box 9199
Ogden UT 84409

America First Credit Union
350 West Hope Ave.
Salt Lake City, UT 84115

Ashley Furniture
1773 S. 300 W.
Salt Lake City, UT 84115

Bankcard Services
P.O. Box 4477
Beaverton, OR 97076-4401

Boy Scout of America
525 Foothill Blvd.
Salt Lake City, UT 84113

Boys and Girls Club

Brightwater Capital, LLC
850 Concourse Parkway South
Suite 120
Maitland, FL 32751

Cannon Law Associates
8619 S. Sandy Parkway, Suite 111
Sandy, UT 84070

Capital One Bank, USA NA
P.O. Box 30281
Salt Lake City, UT 84130

Check City
3491 S. Redwood Road
West Valley City, UT 84119

Check Smart
1863 West 4700 South
Taylorsville, UT 84129

Chex Systems, Inc.
7805 Hudson Road, Suite 100
Woodbury, MN 55125

Dollar Loan Center
6034 S. 900 E.
Murray, UT 84121

Dominion Energy
P.O. Box 45841
Salt Lake City, UT 84139-0001

Express Recovery Services, Inc.
P.O. Box 26415
Salt Lake City, UT 84126-0415

Genesis FS Card Services
P.O. Box 84049
Columbus, GA 31908-4049

Gentry Finance
1829 W 3500 S, #6
West Valley City, UT 84119

Intermountain Health Care
4646 Lake Park Blvd.
West Valley City, UT 84120

Intermountain Health Care
Medical Group
P.O. Box 27128
Salt Lake City, UT 84127-0128

Johnson Mark, LLC
P.O. Box 7811
Sandy, UT 84091

Knight Adjustment Bureau
5525 South 900 East, Suite 125
Salt Lake City, UT 84117

Kyle C. Sympson
Attorney at Law
25331 IH 10 W, Suite 207
San Antonio, TX 78257

Loyal Loans
3163 West 5400 South
Taylorsville, UT 84129

Money 4 You Payday Loan
2630 West 3500 South
West Valley City, UT 84119

Mountain American Credit Union
7181 South Campus View Drive
West Jordan, UT 84084

Murray Finance Corp.
4904 S. State Street
Murray, UT 84107

Progressive Insurance
6300 Wilson Mills Road
Mayfield Village, OH 44143

Progressive Leasing
256 West Data Drive
Draper, UT 84020

QC Financial Services
40 East 4500 South
Murray, UT 84107

Rocky Mountain Power
P.O. Box 2600
Portland, OR 97256

Sunbelt Credit Union
3565 West 3500 South
West Valley City, UT 84119

U.S. Bank
P.O. Box 790408
St. Louis, MO 63179-0408

University Of Utah Healthcare
127 S 500 E, Suite 500
Salt Lake City, UT 84102-1959

World Acceptance Corp.
101 Frederick St
Greenville, SC 29607

1st Choice Money Center 552 West 4500 South Murray, UT 84123	Capital One Bank, USA NA P.O. Box 30281 Salt Lake City, UT 84130	Intermountain Health Care Medical Group P.O. Box 27128 Salt Lake City, UT 84127-0128
Alliance One Receivable Mgmt. I: 4850 Street Road, Suite 300 Trevose, PA 19053	Check City 3491 S. Redwood Road West Valley City, UT 84119	Johnson Mark, LLC P.O. Box 7811 Sandy, UT 84091
America First Credit Union P.O. Box 9199 Ogden UT 84409	Check Smart 1863 West 4700 South Taylorsville, UT 84129	Knight Adjustment Bureau 5525 South 900 East, Suite 125 Salt Lake City, UT 84117
America First Credit Union 350 West Hope Ave. Salt Lake City, UT 84115	Chex Systems, Inc. 7805 Hudson Road, Suite 100 Woodbury, MN 55125	Kyle C. Sympton Attorney at Law 25331 IH 10 W, Suite 207 San Antonio, TX 78257
Ashley Furniture 1773 S. 300 W. Salt Lake City, UT84115	Dollar Loan Center 6034 S. 900 E. Murray, UT 84121	Loyal Loans 3163 West 5400 South Taylorsville, UT 84129
Bankcard Services P.O. Box 4477 Beaverton, OR 97076-4401	Dominion Energy P.O. Box 45841 Salt Lake City, UT 84139-0001	Money 4 You Payday Loan 2630 West 3500 South West Valley City, UT 84119
Boy Scout of America 525 Foothill Blvd. Salt Lake City, UT 84113	Express Recovery Services, Inc. P.O. Box 26415 Salt Lake City, UT 84126-0415	Mountain American Credit Union 7181 South Campus View Drive West Jordan, UT 84084
Boys and Girls Club	Genesis FS Card Services P.O. Box 84049 Columbus, GA 31908-4049	Murray Finance Corp. 4904 S. State Street Murray, UT 84107
Brightwater Capital, LLC 850 Concourse Parkway South Suite 120 Maitland, FL 32751	Gentry Finance 1829 W 3500 S, #6 West Valley City, UT 84119	Progressive Insurance 6300 Wilson Mills Road Mayfield Village, OH 44143
Cannon Law Associates 8619 S. Sandy Parkway, Suite 11 Sandy, UT 84070	Intermountain Health Care 4646 Lake Park Blvd. West Valley City, UT 84120	Progressive Leasing 256 West Data Drive Draper, UT 84020

QC Financial Services
40 East 4500 South
Murray, UT 84107

Rocky Mountain Power
P.O. Box 2600
Portland, OR 97256

Sunbelt Credit Union
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West Valley City, UT 84119

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St. Louis, MO 63179-0408

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Salt Lake City, UT 84102-1959

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Salt Lake City, UT 84130

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Medical Group
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Salt Lake City, UT 84127-0128

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Trevose, PA 19053

Check City
3491 S. Redwood Road
West Valley City, UT 84119

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Sandy, UT 84091

America First Credit Union
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Ogden UT 84409

Check Smart
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Taylorsville, UT 84129

Knight Adjustment Bureau
5525 South 900 East, Suite 125
Salt Lake City, UT 84117

America First Credit Union
350 West Hope Ave.
Salt Lake City, UT 84115

Chex Systems, Inc.
7805 Hudson Road, Suite 100
Woodbury, MN 55125

Kyle C. Simpson
Attorney at Law
25331 IH 10 W, Suite 207
San Antonio, TX 78257

Ashley Furniture
1773 S. 300 W.
Salt Lake City, UT84115

Dollar Loan Center
6034 S. 900 E.
Murray, UT 84121

Loyal Loans
3163 West 5400 South
Taylorsville, UT 84129

Bankcard Services
P.O. Box 4477
Beaverton, OR 97076-4401

Dominion Energy
P.O. Box 45841
Salt Lake City, UT 84139-0001

Money 4 You Payday Loan
2630 West 3500 South
West Valley City, UT 84119

Boy Scout of America
525 Foothill Blvd.
Salt Lake City, UT 84113

Express Recovery Services,
Inc.
P.O. Box 26415
Salt Lake City, UT 84126-0415

Mountain American Credit Union
7181 South Campus View Drive
West Jordan, UT 84084

Boys and Girls Club

Genesis FS Card Services
P.O. Box 84049
Columbus, GA 31908-4049

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Murray, UT 84107

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850 Concourse Parkway South
Suite 120
Maitland, FL 32751

Gentry Finance
1829 W 3500 S, #6
West Valley City, UT 84119

Progressive Insurance
6300 Wilson Mills Road
Mayfield Village, OH 44143

Cannon Law Associates
8619 S. Sandy Parkway, Suite
111
Sandy, UT 84070

Intermountain Health Care
4646 Lake Park Blvd.
West Valley City, UT 84120

Progressive Leasing
256 West Data Drive
Draper, UT 84020

QC Financial Services
40 East 4500 South
Murray, UT 84107

Rocky Mountain Power
P.O. Box 2600
Portland, OR 97256

Sunbelt Credit Union
3565 West 3500 South
West Valley City, UT 84119

U.S. Bank
P.O. Box 790408
St. Louis, MO 63179-0408

University Of Utah Healthcare
127 S 500 E, Suite 500
Salt Lake City, UT 84102-1959

World Acceptance Corp.
101 Frederick St
Greenville, SC 29607

Roberto G. Culas, Bar No. 7045
Roberto G. Culas, Attorney at Law (7045)
3441 South Decker Lake Drive Suite 124
West Valley City, UT 84119
(801) 676-6553
Attorney for the Petitioner

UNITED STATES BANKRUPTCY COURT FOR THE

DISTRICT OF UTAH
CENTRAL DIVISION

In re: **Rebecca Fontanez** Case No.: **SSN: xxx-xx-9057**
SSN: _____

Debtor(s) **Numbered Listing of Creditors**

Address: **54 East Vine Street, #1106** Chapter: **7**
Murray, UT 84107

	Creditor name and mailing address	Category of claim	Amount of claim
1.	1st Choice Money Center 552 West 4500 South Murray, UT 84123	Unsecured Claim	\$600.00
2.	Alliance One Receivable Mgmt. Inc. 4850 Street Road, Suite 300 Trevose, PA 19053	Unsecured Claim	\$960.00
3.	America First Credit Union P.O. Box 9199 Ogden UT 84409 xxxxx778-6	Secured Claim	\$16,456.08
4.	America First Credit Union 350 West Hope Ave. Salt Lake City, UT 84115	Unsecured Claim	\$500.00
5.	Ashley Furniture 1773 S. 300 W. Salt Lake City, UT84115	Unsecured Claim	\$450.00
6.	Bankcard Services P.O. Box 4477 Beaverton, OR 97076-4401 *****3744	Unsecured Claim	\$2,561.72

in re: **Rebecca Fontanez**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
7.	Boy Scout of America 525 Foothill Blvd. Salt Lake City, UT 84113	Unsecured Claim	\$400.00
8.	Boys and Girls Club	Unsecured Claim	\$510.00
9.	Brightwater Capital, LLC 850 Concourse Parkway South Suite 120 Maitland, FL 32751	Unsecured Claim	\$0.00
10.	Cannon Law Associates 8619 S. Sandy Parkway, Suite 111 Sandy, UT 84070	Unsecured Claim	\$0.00
11.	Capital One Bank, USA NA P.O. Box 30281 Salt Lake City, UT 84130	Unsecured Claim	\$600.00
12.	Capital One Bank, USA NA P.O. Box 30281 Salt Lake City, UT 84130	Unsecured Claim	\$1,670.00
13.	Check City 3491 S. Redwood Road West Valley City, UT 84119	Unsecured Claim	\$600.00
14.	Check Smart 1863 West 4700 South Taylorsville, UT 84129	Unsecured Claim	\$500.00
15.	Chex Systems, Inc. 7805 Hudson Road, Suite 100 Woodbury, MN 55125	Unsecured Claim	\$400.00

in re: **Rebecca Fontanez**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
16.	Dollar Loan Center 6034 S. 900 E. Murray, UT 84121	Unsecured Claim	\$400.00
17.	Dominion Energy P.O. Box 45841 Salt Lake City, UT 84139-0001	Unsecured Claim	\$350.00
18.	Express Recovery Services, Inc. P.O. Box 26415 Salt Lake City, UT 84126-0415	Unsecured Claim	\$102.51
19.	Genesis FS Card Services P.O. Box 84049 Columbus, GA 31908-4049 xxxxxxxxxxx3744	Unsecured Claim	\$2,561.00
20.	Gentry Finance 1829 W 3500 S, #6 West Valley City, UT 84119	Unsecured Claim	\$500.00
21.	Intermountain Health Care 4646 Lake Park Blvd. West Valley City, UT 84120	Unsecured Claim	\$500.00
22.	Intermountain Health Care Medical Group P.O. Box 27128 Salt Lake City, UT 84127-0128	Unsecured Claim	\$500.00
23.	Johnson Mark, LLC P.O. Box 7811 Sandy, UT 84091 xxxxx1430	Unsecured Claim	\$0.00
24.	Knight Adjustment Bureau 5525 South 900 East, Suite 125 Salt Lake City, UT 84117	Unsecured Claim	\$0.00

in re: **Rebecca Fontanez**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
25.	Kyle C. Simpson Attorney at Law 25331 IH 10 W, Suite 207 San Antonio, TX 78257 xxxxx0071	Unsecured Claim	\$0.00
26.	Loyal Loans 3163 West 5400 South Taylorsville, UT 84129	Unsecured Claim	\$700.00
27.	Money 4 You Payday Loan 2630 West 3500 South West Valley City, UT 84119	Unsecured Claim	\$500.00
28.	Mountain American Credit Union 7181 South Campus View Drive West Jordan, UT 84084	Unsecured Claim	\$1,000.00
29.	Murray Finance Corp. 4904 S. State Street Murray, UT 84107	Unsecured Claim	\$550.00
30.	Progressive Insurance 6300 Wilson Mills Road Mayfield Village, OH 44143	Unsecured Claim	\$5,000.00
31.	Progressive Leasing 256 West Data Drive Draper, UT 84020	Unsecured Claim	\$1,300.00
32.	QC Financial Services 40 East 4500 South Murray, UT 84107	Unsecured Claim	\$0.00
33.	Rocky Mountain Power P.O. Box 2600 Portland, OR 97256	Unsecured Claim	\$650.00

in re: **Rebecca Fontanez**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
34.	Sunbelt Credit Union 3565 West 3500 South West Valley City, UT 84119	Unsecured Claim	\$200.00
35.	U.S. Bank P.O. Box 790408 St. Louis, MO 63179-0408	Unsecured Claim	\$1,200.00
36.	University Of Utah Healthcare 127 S 500 E, Suite 500 Salt Lake City, UT 84102-1959 xx5609	Unsecured Claim	\$165.31
37.	World Acceptance Corp. 101 Frederick St Greenville, SC 29607 x4864	Unsecured Claim	\$813.47

(The penalty for making a false statement or concealing property is a fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, **Rebecca Fontanez**,
named as debtor in this case, declare under penalty of perjury that I have read the foregoing *Numbered Listing of Creditors*,
consisting of 5 sheets (including this declaration), and that it is true and correct to the best of my information and belief.

Debtor: /s/ Rebecca Fontanez Date: 8/12/2019
Rebecca Fontanez

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH
CENTRAL DIVISION**

IN RE: **Rebecca Fontanez**

CASE NO.

CHAPTER **7**

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that on August 12, 2019, a copy of the attached Chapter 13 Plan, with any attachments, was served on each party in interest listed below, by placing each copy in an envelope properly addressed, postage fully prepaid in compliance with Local Rules.

Date: **8/12/2019**

/s/ Roberto G. Culas

Roberto G. Culas

Attorney for the Debtor(s)

1st Choice Money Center
552 West 4500 South
Murray, UT 84123

Bankcard Services
*****3744
P.O. Box 4477
Beaverton, OR 97076-4401

Capital One Bank, USA NA
P.O. Box 30281
Salt Lake City, UT 84130

Alliance One Receivable Mgmt. Inc.
4850 Street Road, Suite 300
Trevose, PA 19053

Boy Scout of America
525 Foothill Blvd.
Salt Lake City, UT 84113

Check City
3491 S. Redwood Road
West Valley City, UT 84119

America First Credit Union
xxxxx778-6
P.O. Box 9199
Ogden UT 84409

Boys and Girls Club

Check Smart
1863 West 4700 South
Taylorsville, UT 84129

America First Credit Union
350 West Hope Ave.
Salt Lake City, UT 84115

Brightwater Capital, LLC
850 Concourse Parkway South
Suite 120
Maitland, FL 32751

Chex Systems, Inc.
7805 Hudson Road, Suite 100
Woodbury, MN 55125

Ashley Furniture
1773 S. 300 W.
Salt Lake City, UT 84115

Cannon Law Associates
8619 S. Sandy Parkway, Suite 111
Sandy, UT 84070

Dollar Loan Center
6034 S. 900 E.
Murray, UT 84121

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH
CENTRAL DIVISION**

IN RE: **Rebecca Fontanez**

CASE NO.

CHAPTER **7**

CERTIFICATE OF SERVICE

(Continuation Sheet #1)

Dominion Energy
P.O. Box 45841
Salt Lake City, UT 84139-0001

Knight Adjustment Bureau
5525 South 900 East, Suite 125
Salt Lake City, UT 84117

Progressive Leasing
256 West Data Drive
Draper, UT 84020

Express Recovery Services, Inc.
P.O. Box 26415
Salt Lake City, UT 84126-0415

Kyle C. Simpson
xxxxx0071
Attorney at Law
25331 IH 10 W, Suite 207
San Antonio, TX 78257

QC Financial Services
40 East 4500 South
Murray, UT 84107

Genesis FS Card Services
xxxxxxxxxxx3744
P.O. Box 84049
Columbus, GA 31908-4049

Loyal Loans
3163 West 5400 South
Taylorsville, UT 84129

Rebecca Fontanez
54 East Vine Street, #1106
Murray, UT 84107

Gentry Finance
1829 W 3500 S, #6
West Valley City, UT 84119

Money 4 You Payday Loan
2630 West 3500 South
West Valley City, UT 84119

Rocky Mountain Power
P.O. Box 2600
Portland, OR 97256

Intermountain Health Care
4646 Lake Park Blvd.
West Valley City, UT 84120

Mountain American Credit Union
7181 South Campus View Drive
West Jordan, UT 84084

Sunbelt Credit Union
3565 West 3500 South
West Valley City, UT 84119

Intermountain Health Care
Medical Group
P.O. Box 27128
Salt Lake City, UT 84127-0128

Murray Finance Corp.
4904 S. State Street
Murray, UT 84107

U.S. Bank
P.O. Box 790408
St. Louis, MO 63179-0408

Johnson Mark, LLC
xxxxx1430
P.O. Box 7811
Sandy, UT 84091

Progressive Insurance
6300 Wilson Mills Road
Mayfield Village, OH 44143

University Of Utah Healthcare
xx5609
127 S 500 E, Suite 500
Salt Lake City, UT 84102-1959

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH
CENTRAL DIVISION**

IN RE: **Rebecca Fontanez**

CASE NO.

CHAPTER **7**

CERTIFICATE OF SERVICE

(Continuation Sheet #2)

World Acceptance Corp.
x4864
101 Frederick St
Greenville, SC 29607